

September 29, 2011

Dear House Insurance Committee Members:

I would like to express my opposition to the proposal to repeal unlimited personal injury protection coverage on auto policies. I have first-hand experience in this matter:

Twelve years ago, I was riding my bike through a crosswalk in downtown Birmingham when a gravel hauler went through a red light and ran me over, crushing my pelvis, shattering my hip and causing other severe injuries. When my husband and teenage children arrived at Beaumont Hospital, the trauma surgeon told them that 50 percent of the people who suffer similar injuries die within 24 hours, and that if I lived, my life would never be the same.

Thanks to the skill of the surgeons -- and my own inner strength -- I made it through that critical first day. The doctors pieced together my pelvis until my x-rays looked like an Erector set. I spent nearly three months in the hospital, undergoing several dozen surgeries and a life-threatening fight against infection. I finally came home in a wheelchair, in great pain and wondering how much of my life would ever be restored.

I soon started physical and recreational therapy at Beaumont Hospital -- and I was a challenge to them: My left leg was significantly shorter than my right, I had limited feeling in the leg due to nerve damage, and the accident and repeated surgeries to remove infected tissue had left me with a small fraction of the normal muscle mass in my leg. The initial assessment was that I could likely learn to walk with a walker that I might use the rest of my life.

But soon something special began to happen. My therapists realized I was highly motivated, and would work hard at virtually anything they suggested. They kept challenging me to do more. Progress was slow -- and often interrupted by hospitalizations (including hip replacement surgery). But the progress continued, and my therapists convinced me I could re-build my life.

I have done that. I have resumed many of my favorite activities. I can take hikes with the assistance of trekking poles, and can ride a bike. I go camping. I can golf with a cart. And after seven years of taking OxyContin for pain -- which my surgeon thought I would need for the rest of my life -- I now take no pain medication.

But this recovery has come at a huge and continuing cost -- both to me and my insurance companies. After months of fighting against infections, the doctors finally prescribed an antibiotic that worked. It cost more than \$500/day and I took it 13 weeks, but it likely saved my life. I have had many years of therapy. I go for acupuncture treatments to help with pain and the foot drop resulting from the nerve damage. I have massages to help with leg circulation and foot drop. I do exercises at home, and work out at a gym four times a week.

I will continue to need these treatments and workouts for the rest of my life. As one of my therapists says, exercise for me is like insulin for a diabetic – I can't take a week off or I'll be back using a walker.

I can assure you that no one goes to therapy for fun – it's hard work and frequently painful. In fact, so much of my life is devoted to treatments and workouts that it's like a full time job for me. I don't like it any more than my insurers do, but it's my only path to living a fairly normal life.

My family and I are grateful for the critical roles the doctors, nurses and therapists have played in my recovery -- and for the lifetime medical coverage that has made this possible. The costs have been significant, but without that continuing treatment, I would be living my life in a wheelchair.

Please do not support this bill to limit personal injury protection coverage on auto policies.

Sincerely,

Pamela Page Lenhoff